

三井住友信託銀行
香港分行

**SUMITOMO MITSUI TRUST BANK, LIMITED
HONG KONG BRANCH**

財務披露報告

FINANCIAL DISCLOSURE STATEMENT

截至 2017 年 03 月 31 日

AS AT 31 March, 2017

甲部分 – 香港分行資料

I. 基本資料

背景資料: 三井住友信託銀行(香港分行)是一間海外成立的香港認可金融機構。

主要業務: 本分行主要為企業及銀行客戶提供銀行及金融服務。

Section A – Hong Kong Branch Information

I. General Information

Background: Sumitomo Mitsui Trust Bank, Limited (Hong Kong Branch) is an overseas incorporated Authorized Institution in Hong Kong.

Principal activity: The branch mainly provides banking and financial services to corporate and banking customers.

甲部分 – 香港分行資料

Section A – Hong Kong Branch Information (Continue)

II. 損益帳資料

II. Profit and Loss Information

		For the year ended 31-03-2017	For the year ended 31-03-2016
		港幣千元 HK\$'000	港幣千元 HK\$'000
利息收入	Interest income	450,791	312,338
利息支出	Interest expense	437,314	184,371
淨利息收入	Net interest income	13,477	127,967
收費及佣金收入	Gross fees and commission income	48,830	61,812
收費及佣金支出	Gross fees and commission expense	18,194	3,420
淨收費及佣金收入	Net fees and commission income	30,636	58,392
外匯交易收益	Gains arising from trading in foreign currencies	228,667	27,829
其他收入	Other income	36	56
總經營收入	Total operating income	272,816	214,244
薪酬及租金支出	Staff and rental expense	57,250	50,737
折舊支出	Depreciation expense	1,743	1,545
其他支出	Other expense	7,023	7,116
總經營支出	Total operating expense	66,016	59,398
減值損失及撥備	Impairment loss and provision	-	-
出售固定資產的收益減虧損	Gains less losses from disposal of fixed assets	-	-
除稅前盈利	Profit before taxation	206,800	154,846
稅項支出	Taxation expense	23,720	36,400
除稅後盈利	Profit after taxation	183,080	118,446

III. 資產負債表

III. Balance Sheet

		31-03-2017	30-09-2016
		港幣千元 HK\$'000	港幣千元 HK\$'000
資產	Assets		
現金及銀行結餘	Cash and balances with banks	827,618	2,414,211
在銀行一至十二個月 內到期的存款	Placements with banks maturing over one month and up to one year	416,760	1,312,854
存於外匯基金款項	Due from Exchange fund	5,392	5,561
應收海外辦事處款項	Amount due from overseas offices	59,462,325	41,669,540
貿易票據	Trade bills	0	25,969
貸款及應收款項	Loans and receivables	20,832,099	22,055,501
投資證券	Investment securities	1,987,598	1,936,008
固定資產	Fixed assets	7,083	7,542
資產總值	Total Assets	83,538,875	69,427,186
負債	LIABILITIES		
其他銀行之存款及結 餘	Deposits and balances from banks	16,717,027	11,304,311
外匯基金款項	Due to Exchange fund	14,875,421	2,073,231
活期存款及往來帳戶	Demand deposits and current accounts	23,656	16,841
定期存款及通知存款	Time, call and notice deposits	21,175,259	18,192,814
中央銀行之存款	Deposits from central banks	10,514,944	16,234,800
應付海外辦事處款項	Amount due to overseas offices	19,565,524	21,316,436
其他負債	Other liabilities	667,044	288,753
負債總額	Total Liabilities	83,538,875	69,427,186

甲部分 – 香港分行資料

Section A – Hong Kong Branch Information (Continue)

IV. 資產負債表附加資料

IV. Additional Balance Sheet Information

	31-03-2017 港幣千元 HK\$'000	30-09-2016 港幣千元 HK\$'000
1. 貸款及應收款項		
客戶貸款	20,301,830	21,648,387
銀行貸款	313,739	332,215
應計利息及其他帳目	216,530	74,899
總計	20,832,099	22,055,501

貸款及放款減值撥備

根據集團之政策，貸款綜合減值撥備在日本總行記帳，於2017年3月31日，本分行之貸款減值撥備為港幣23,198,000 (2016年9月30日: 港幣25,543,000)。個別減值撥備由分行記帳，於2017年3月31日及2016年9月30日，本分行並無個別減值撥備。

減值撥備政策

三井住友信託銀行根據內部建立的貸款損失註銷及撥備準則計算及記錄貸款減值撥備金。

所有債權風險均由分行及處於日本總行的相關部門，根據資產質素自我評估條件而評估。獨立於營運部門的風險管理部負責監管該評估結果並按照評估結果提撥合適的減值撥備金。

1. Loans and receivables

Advances to customers 20,301,830 21,648,387
Advances to banks 313,739 332,215
Accrued interest and other accounts 216,530 74,899

Total **20,832,099** **22,055,501**

Allowance for loan losses

The general allowances on loans are made centrally by the Head Office in Japan in accordance with the group policy, the portion related to loan exposures in the branch are HK\$23,198,000 as at 31 March, 2017 (30 September, 2016: HK\$25,543,000).

Specific allowances on loans are provided at the branch. No specific allowance was made as at 31 March, 2017 (30 September, 2016: Nil).

Provision Policy

Sumitomo Mitsui Trust Bank records allowance for loan losses in accordance with internally established standards for write-offs and allowance for loan losses.

All claims are assessed by the branches and relevant departments at the Head Office based on the criteria for self-assessment of asset quality. The Risk Management Department, which is independent from the operating sections, monitors the results of such assessments and an allowance is provided based on the results of such assessments.

IV. 資產負債表附加資料

IV. Additional Balance Sheet Information (Continue)

2. 客戶的減值貸款及放款

截至 2017 年 3 月 31 日，本分行並無客戶的減值貸款及放款 (2016 年 9 月 30 日: 無)。

2. Impaired loans and advances to customers

There were no impaired loans and advances to customers as at 31 March, 2017 (30 September, 2016: Nil).

3. 逾期及經重組貸款

截至 2017 年 3 月 31 日，本分行並無逾期及經重組貸款 (2016 年 9 月 30 日: 無)。

3. Overdue and rescheduled advances

There were no overdue and rescheduled advances as at 31 March, 2017 (30 September, 2016: Nil).

4. 收回資產

截至 2017 年 3 月 31 日，本分行並無收回資產 (2016 年 9 月 30 日: 無)。

4. Reposessed Assets

There were no reposessed assets as at 31 March, 2017 (30 September, 2016: Nil).

5. 客戶貸款 – 按區域分類

以下區域分類之客戶貸款是根據交易對手的所在地作分析，並已考慮有關貸款之認可風險轉移。若某國家的放款額不少於放款總額的百分之十，該國家的貸款額便予以披露：

5. Advances to customers - by geographical area

The following are advances to customers by geographical areas which are classified according to the location of the counterparties after taking into account any recognized risk transfer. Countries to which not less than 10% of total advances to customers are shown as follows:

		31-03-2017	30-09-2016
		港幣千元	港幣千元
		HK\$'000	HK\$'000
香港	Hong Kong	10,142,776	11,308,508
日本	Japan	7,042,332	7,707,335
其他國家	Others	3,116,722	2,632,544
		20,301,830	21,648,387

甲部分 – 香港分行資料

Section A – Hong Kong Branch Information (Continue)

IV. 資產負債表附加資料

IV. Additional Balance Sheet Information (Continue)

6. 客戶貸款 – 按行業分類

6. Advances to customers - by Industry Sector

		31-03-2017	30-09-2016
		港幣千元	港幣千元
		HK\$'000	HK\$'000
在香港使用之貸款:	Loans and advances for use in Hong Kong:		
工商金融	Industrial, commercial and financial		
- 物業發展	- Property development	36,729	48,708
- 物業投資	- Property investment	103,597	103,380
- 金融業務	- Financial concerns	5,645,082	7,493,342
- 股票經紀	- Stockbrokers	1,476,262	1,473,165
- 批發及零售業	- Wholesale and retail trade	536,423	718,266
- 製造業	- Manufacturing	538,490	582,350
- 運輸及運輸設備	- Transport and transport equipment	3,239,207	2,690,897
- 資訊科技	- Information technology	78,658	0
- 電力及煤氣	- Electricity and gas	150,000	224,111
- 酒店, 旅舍及飲食業	- Hotels, boarding houses & caterings	129,497	129,225
- 其他	- Others	259,000	310,000
-	-		
在香港使用之貸款總額	Total loans and advances for use in Hong Kong	12,192,945	13,773,444
在香港以外使用之貸款	Loans and advances for use outside Hong Kong	8,108,885	7,874,943
客戶貸款及放款總額	Total Loans and advance to customers	<u>20,301,830</u>	<u>21,648,387</u>

截至 2017 年 3 月 31 日，持有抵押品的貸款額為港幣 10,610,806,000 (2016 年 9 月 30 日：港幣 11,139,891,000)。

The balances of loans and advances covered by collateral or other security as at 31 March, 2017: HK\$10,610,806,000 (30 September, 2016: HK\$11,139,891,000).

甲部分 – 香港分行資料

Section A – Hong Kong Branch Information (Continue)

IV. 資產負債表附加資料

IV. Additional Balance Sheet Information (Continue)

7. 國際債權

國際債權是指本分行持有的所有貨幣跨境債權及外幣本地債權。此乃根據香港金融管理局「國際銀行業務統計資料申報表」訂明的準則計算。

國際債權根據對海外對手風險額的最終風險所在地而分類，並已顧及轉移風險因素。當某一國家的風險額佔總風險額的百分之十或以上，該國家的風險額便予以披露。

於 2017 年 3 月 31 日，以港幣百萬元計：

7. International Claims

International claims refers to the sum of the branch's cross-border claims in all currencies and local claims in foreign currencies determined based on the calculation methodology specified in the Return of International Banking Statistics submitted to HKMA.

The following are international claims classified according to the locations of counterparties after taking into account any recognized risk transfer. Country to which not less than 10% of total international claims are disclosed.

As of 31-03-2017, in HK\$ Million:

	銀行	官方機構	非銀行私營機構		總額
	Banks	Official sector	非銀行財務機構	非財務私營機構	Total
			Non-bank financial institutions	Non-financial private sector	
已發展國家：		Developed countries:			
- 日本	59,645	- Japan	785	6,049	66,479
- 其他	41	- Others	2	222	265
離岸中心：		Offshore centres:			
- 香港	10	- Hong Kong	2,848	3,429	6,287
- 其他	32	- Others	-	698	730
歐洲發展中國家	-	Developing Europe	-	54	54
拉丁美洲及加勒比海發展中國家	-	Developing Latin America and Caribbean	-	25	25
亞洲和太平洋發展中國家	732	Developing Asia and Pacific countries	1,638	873	3,243
總額	60,460	Total	5,273	11,350	77,083

甲部分 – 香港分行資料

Section A – Hong Kong Branch Information (Continue)

IV. 資產負債表附加資料

IV. Additional Balance Sheet Information (Continue)

7. 國際債權

7. International Claims (Continue)

於 2016 年 9 月 30 日，以港幣百萬元計：

As of 30-09-2016, in HK\$ Million:

	銀行	官方機構	非銀行私營機構		總額
	Banks	Official sector	非銀行財務機構	非財務私營機構	Total
			Non-bank financial institutions	Non-financial private sector	
已發展國家：		Developed countries:			
- 日本	41,712	- Japan	838	6,555	49,105
- 其他	85	- Others	-	229	314
離岸中心：		Offshore centres:			
- 香港	10	- Hong Kong	3,251	3,349	6,610
- 其他	-	- Others	-	220	220
歐洲發展中國家	-	Developing Europe	-	56	56
拉丁美洲及加勒比海發展中國家	-	Developing Latin America and Caribbean	-	26	26
亞洲和太平洋發展中國家	1,672	Developing Asia and Pacific countries	1,634	858	4,164
總額	43,479	Total	5,723	11,293	60,495

IV. 資產負債表附加資料

IV. Additional Balance Sheet Information (Continue)

8. 對內地非銀行對手的
風險承擔

內地非銀行對手乃按照香港金融管理局「內地業務申報表」的分類界定。有關對內地非銀行對手的風險承擔披露如下：

8. Mainland Activities

Mainland exposure to non-bank counterparties are disclosed according to the categories in the Return of Mainland Activities submitted to HKMA:

		31-03-2017 港幣千元 HK\$'000		
		資產負債表 內的風險承 擔 On-balance sheet exposure	資產負債表 以外的風險 承擔 Off- balance sheet exposure	總額 Total
中央政府、中央政府持有的機構及其子公司和合資公司	Central government, central government-owned entities and their subsidiaries and JVs	1,215,089	-	1,215,089
內地居民及在中國內地成立的其他機構及其子公司和合資公司	PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	227,747	-	227,747
非內地機構及非內地居民，而涉及的貸款乃於內地使用	PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	451,428	77,698	529,126
總額	Total	1,894,264	77,698	1,971,962

資產負債表內的風險承擔佔本分行總資產的百分比

On-balance sheet mainland activities exposure as percentage of total assets **2.27%**

截至 2017 年 3 月 31 日，本分行並無對內地非銀行對手的風險承擔作個別減值撥備。

There was no specific allowance for non-bank mainland exposure as at 31 March, 2017.

甲部分 – 香港分行資料

Section A – Hong Kong Branch Information (Continue)

IV. 資產負債表附加資料

IV. Additional Balance Sheet Information (Continue)

8. 對內地非銀行對手的風險承擔

8. Mainland Activities (Continue)

		30-09-2016 港幣千元 HK\$'000		
		資產負債表 內的風險承 擔 On-balance sheet exposure	資產負債表 以外的風險 承擔 Off- balance sheet exposure	總額 Total
中央政府、中央政府持有的機構及其子公司和合資公司	Central government, central government-owned entities and their subsidiaries and JVs	1,445,176	-	1,445,176
內地居民及在中國內地成立的其他機構及其子公司和合資公司	PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	58,055	-	58,055
非內地機構及非內地居民，而涉及的貸款乃於內地使用	PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	383,771	-	383,771
總額	Total	1,887,002	-	1,887,002

資產負債表內的風險承擔佔本分行總資產的百分比

On-balance sheet mainland activities exposure as percentage of total assets

2.72%

截至 2016 年 9 月 30 日，本分行並無對內地非銀行對手的風險承擔作個別減值撥備。

There was no specific allowance for non-bank mainland exposure as at 30 September, 2016.

甲部分 – 香港分行資料

Section A – Hong Kong Branch Information (Continue)

IV. 資產負債表附加資料

IV. Additional Balance Sheet Information (Continue)

9. 外匯風險

本分行所持有的外幣淨盤佔所持有外幣淨盤總額的 10%或以上，列示如下：

9. Currency Risk

The net positions of the foreign currencies, which individually constitutes not less than 10% of the branch's total net position in all foreign currencies, are disclosed as follow:

		31-03-2017			
		港幣百萬元 HK\$ Million			
		美元 USD	日元 JPY	其他 OTH	總額 Total
現貨資產	Spot assets	23,839	52,251	768	76,858
現貨負債	Spot liabilities	(40,117)	(9,729)	(646)	(50,492)
遠期買入	Forward purchases	17,991	1,939	-	19,930
遠期賣出	Forward sales	(1,989)	(44,424)	(117)	(46,530)
長/(短)盤 淨額	Net long/ (short) position	(276)	37	5	(234)

		30-09-2016			
		港幣百萬元 HK\$ Million			
		美元 USD	日元 JPY	其他 OTH	總額 Total
現貨資產	Spot assets	22,652	36,727	969	60,348
現貨負債	Spot liabilities	(35,587)	(18,303)	(964)	(54,854)
遠期買入	Forward purchases	17,255	5,629	2	22,886
遠期賣出	Forward sales	(4,456)	(24,031)	(3)	(28,490)
長/(短)盤 淨額	Net long/ (short) position	(136)	22	4	(110)

截至 2017 年 3 月 31 日及 2016 年 9 月 30 日，本分行並無結構性倉盤和期權盤而產生的外幣淨額。

There is neither structured position nor option position from foreign currency as at 31 March, 2017 and 30 September, 2016.

甲部分 – 香港分行資料

Section A – Hong Kong Branch Information (Continue)

V. 資產負債表以外之項目

V. Off-balance sheet exposures

		31-03-2017	30-09-2016
		港幣千元	港幣千元
		HK\$'000	HK\$'000
1. 或然負債及承諾	1. Contingent liabilities and commitments		
合約金額:	Contractual amounts:		
- 承諾	- Commitments	10,205,992	12,809,665
- 其他	- Others	14,833,129	22,006,810
		<u>25,039,121</u>	<u>34,816,475</u>
2. 衍生工具交易	2. Derivative transactions		
名義數額:	Notional amounts:		
- 匯率合約	- Exchange rate contracts	46,306,169	29,882,241
- 利率合約	- Interest rate contracts	5,132,988	6,790,361
		<u>51,439,157</u>	<u>36,672,602</u>
公平價值資產:	Fair value assets:		
- 匯率合約	- Exchange rate contracts	151,915	31,735
- 利率合約	- Interest rate contracts	2,714	1,888
		<u>154,629</u>	<u>33,623</u>
公平價值負債:	Fair value liabilities:		
- 匯率合約	- Exchange rate contracts	389,479	144,631
- 利率合約	- Interest rate contracts	2,176	1,141
		<u>391,655</u>	<u>145,772</u>

於相關財務期內，本分行並無衍生工具交易之雙邊淨額結算協議。

No bilateral netting agreement for derivative transaction has been made as at 31 March, 2017 and 30 September, 2016.

VI. 流動資金

VI. Liquidity

平均比率Average ratio

截止 2017 年 3 月 31 日及 2016 年 3 月 31 日，平均流動性維持比率

平均比率是每個曆月平均比率的算術平均數，並填報於香港金融管理局「流動性狀況申報表」。

流動資金風險

流動資金風險是指當銀行不能通過增加資金或被迫以顯著較高的利率籌集資金以滿足其現金流需求所產生的財政損失。

流動資金風險管理政策

銀行設計並實行了以下兩項為基礎的政策：以多元化融資方式以取得資金持續性與融資成本之平衡；及通過預先確定於壓力環境下籌集資金的可能性及預先制訂風險應變措施以預備危機情況的出現。

	For the year ended 31-03-2017	For the year ended 31-03-2016
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Average Liquidity Maintenance Ratio	78.53%	85.48%
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The average value of Liquidity Maintenance Ratio for the reporting periods are calculated based on the arithmetic mean of the average value of the ration for each calendar month as reported in the Liquidity Position Return submitted to HKMA for the reporting periods.

Liquidity risk

Liquidity risk is the risk of financial loss to the bank when it fails to meet its cash flow needs by raising necessary funds or being forced to raise funds at significantly higher rates.

Liquidity risk management policy

The Bank designs and implements a policy that seeks two pillars: balance between cost and constant availability of funding through diversified sources of financing; and preparedness for emergencies through verification of funding capabilities under stress environment and formulation of countermeasures in advance.

VI. 流動資金

VI. Liquidity (Continue)

風險管理框架和流動資金風險的管理方法

資產負債管理委員會設計適用於集團整體資產負債風險操作管理之資產負債管理基本計劃及與市場風險及流動資金風險相關的風險管理計劃。

集團董事會於制訂半年度管理計劃之時，視資產負債管理基本計劃和風險管理計劃為其中市場風險及流動資金風險相關的重要部分作出批示。

資產負債管理委員控制集團綜合之市場及資金風險，每月召開會議。

由基本計劃設定的集團風險額度、業務風險額度及貨幣風險額度，以致違規情況下須執行的措施，其合規狀況及執行會由專責部門每日監控及管理。

壓力測試及情景分析

銀行適時為若干情境進行分析及壓力測試，情境包括市場環境的突發性變化以及集團融資條件之轉變等。

Risk management framework and approaches for the liquidity risk

The board of director approves and determines the Asset-Liability Management (ALM) Basic Plan and a risk management plan as importance matters related to market risk and liquidity risk under management plans on a semiannual basis. The ALM committee plans the ALM Basic Plan on a company-wide comprehensive risk operational management basis for assets/liabilities as well as a risk management plan related to the market and liquidity risk. The ALM committee is held on a monthly basis and controls market and funding risk on a consolidated basis.

Risk limits on a company-wide basis and by business base, as well as by currency of denomination are set out, along with actions to be taken in the event of a breach of such limits, under the ALM Basic Plan, where status of adherence to such criteria is being monitored on a daily basis.

Stress testing and scenarios analysis

The Bank carries out stress test based on several scenarios such as abrupt changes in the market environment and changes in the funding environment specific to the group.

VI. 流動資金

VI. Liquidity (Continue)

分行流動資金管理

跟從銀行的政策和風險管理框架，本分行的資金部負責執行流動資金風險管理，而風險管理部則負責監控流動資金風險。

本分行主要通過以下途徑控制流動資金風險：

- 根據香港金管局訂明的計算準則及銀行內部限額，管理流動性維持比率
- 分析和理解每個企業產品對流動資金的影響
- 維持足夠的流動資金緩衝
- 維持日內流動資金風險管理
- 按集團政策計算現金流錯配狀況
- 建立應急資金計劃，以供流動資金突發性情況發生時使用

Liquidity management at branch level

Treasury Department of Hong Kong branch is in charge of liquidity risk management while Risk Management Department is responsible for monitoring the liquidity risk, with the guideline from the Bank's policy and risk management framework.

The branch controls liquidity risk mainly by,

- Managing liquidity maintenance ratio according to HKMA requirements and internal limits on daily basis
- Analyzing and understanding liquidity implication for each business product
- Maintaining adequate liquidity cushion
- Maintaining intraday liquidity management
- Performing cash flow mismatch according to the group policy
- Setting up Contingency Funding Plan in case liquidity contingency situation happens

甲部分 – 香港分行資料

VII. 薪酬制度

本分行為本地員工而制訂的「薪酬制度」由日本總行認可。「薪酬制度」主要涵蓋三個原則，並由駐港日本管理層審閱。

1. 本分行及個別員工所達到的評核表現
2. 平衡而穩健的風險管理及管控制度的薪酬組合
3. 公平及合理的內部補償制度

駐港日本管理層是指負責監督分行之策略，活動或主要業務的人員。該等人員會定期檢討分行的薪酬制度及其運作。

薪酬檢討所考慮的因素包括個人表現評核，業界和市場狀況，營商及經濟環境，總行政策等。

但該制度並不包括本分行的日本籍員工，其薪酬組合(包括工資、獎金、退休金、福利等)是由日本總行負責管理。

年度截至 2017 年 3 月 31 日止，本分行之高級管理人員及主要人員的薪酬總額資料予以披露如下：

Section A – Hong Kong Branch Information (Continue)

VII. Remuneration policy

The branch has established its own Remuneration Policy for local staff which approved by the Head Office in Japan. The policy is determined mainly under three principles and review by Japanese Senior Management who stationed in Hong Kong:

1. Performance results achieved by the Hong Kong Branch and individual staff
2. A balanced remuneration package for sound risk management control
3. A fair and equitable internal compensation system

The Japanese Senior Management is defined as those persons responsible for oversight of the branch's strategy, activities or material business lines. They are conducting regular review of the branch's remuneration system and its operation.

Factors such as results from individual performance appraisal, industry & market situations, business & economic environment, Head Office Policies etc. will be taken into consideration for serving the purpose of remuneration review.

The policy, however, does not cover Japanese expatriate staff whose remuneration packages (including salary, bonus, pension, benefits etc.) are administered by the Head Office in Japan.

Remuneration for the branch's senior management and key personnel are disclosed as follow:

		For the year ended 31-03-2017 港幣千元 HK\$'000	For the year ended 31-03-2016 港幣千元 HK\$'000
固定薪酬 (現金)	Fixed remuneration (cash)	12,111	12,064
浮動薪酬 (現金)	Variable remuneration (cash)	3,303	4,247
		<u>15,414</u>	<u>16,311</u>
受惠人數	Number of beneficiaries	17	12

於上述期間，並無任何遞延發放薪酬、受聘酬金或遣散費。

There are no deferred remuneration, sign-on or severance payments during the period.

乙部分 – 集團綜合資料

集團：
三井住友信託控股公司

以下數字是根據日本普遍採納之會計原則而計算。

I. 資本及資本充足比率

資本充足比率

股東權益

資本充足比率是採用日本金融廳對有參與國際活動的日本銀行所作的指引計算，並已顧及市場風險。此指引已緊貼國際結算銀行巴塞爾銀行監管委員會，所建議之風險比重原則。

II. 其他財務資料

資產總額

負債總額

貸款總額

存款總額

除稅前盈利

Section B – Consolidated Group Level information

Consolidated Group:
Sumitomo Mitsui Trust Holdings

All figures stated below are compiled with Japanese Generally Accepted Accounting Principles.

I. Capital and capital adequacy

Capital adequacy ratio

Shareholders' equity

The capital adequacy ratio is computed in accordance to the capital adequacy guidelines adopted by Financial Services Agency in Japan, applicable to Japanese banks with international operations, and has incorporated an allowance for Market Risk. The guidelines closely follow the risk-weighted approach proposed by the Basel Committee on Banking and Supervisory Practices of the Bank for the International Settlements.

II. Other financial information

Total assets

Total liabilities

Total loans and advances

Total deposit

Pre-tax profits

31-03-2017

16.42%

日元百萬元

JPY Million

2,791,682

31-03-2017

日元百萬元

JPY Million

65,453,725

62,662,042

28,040,446

36,000,814

31-03-2017

日元百萬元

JPY Million

191,135

30-09-2016

17.01%

日元百萬元

JPY Million

2,695,744

30-09-2016

日元百萬元

JPY Million

59,479,751

56,784,006

27,411,347

32,829,968

31-03-2016

日元百萬元

JPY Million

273,136